



PERSONAL FINANCIAL MANAGEMENT

Personal Financial Management Resources

Resources in support of PFM programs and services are available in the military community, the civilian community, in numerous publications, and on the Internet. PFM staff can utilize these resources to acquire new and updated information, solve problems, provide information to clients, and enhance their own learning and knowledge.

Several resources are cited throughout this desk guide. Listed below are selected resources; those most commonly used and referred to by FEs. Further information and additional resources can be found in the PFM Standardized Curriculum, the CFS Training Manual, and the CFS Training Instructor Guide.

8.1 MILITARY RESOURCES

- Department of Defense Office of Family Policy
4015 Wilson Blvd., Suite 917
Arlington, VA 22203-5190
703-696-6632
Web site: www.defenselink.mil
Issues policies that pertain to family support programs.
- Fleet Reserve Association
125 W. Street
Alexandria, VA 22314-2754
703-683-1400
Web site: www.fra.org
Non-profit group that represents the interests of enlisted members of the military.

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- Military Family Resource Center
4040 N. Fairfax Drive, room 420
Arlington, VA 22203-1635
703- 696-9053 or DSN 426-9053
Web site: <http://mfrc.calib.com>
E-mail: mfrc@odedodea.edu
Information to enhance the effectiveness of military family policy and programs.
- National Military Family Association
6000 Stevenson Ave., #304
Alexandria, VA 22304-3526
703-823-6632
Web site: www.nmfa.org
Identifies and resolves issues of concern for military families.
- Navy Marine Corps Relief Society
801 N. Randolph St, Suite 1228
Arlington, VA 22303-1978
703-696-4901 or DSN 426-4904
Web site: www.nmcrrs.org
Provides service members and their families with financial assistance and budget counseling.
- Navy Personnel Command
PERS - 662
5740 Ticonderoga Drive
Bldg. 768-E-102
Millington, TN 38055-6620
901-874-4393
Web site: www.bupers.navy.mil
E-mail: NAME@persnet.navy.mil

8.2 COMMUNITY RESOURCES

- Alliance of Information and Referral Systems (AIRS)
P.O. Box 31668
Seattle, WA 98103
206-632-0855
Website: www.airs.org
E-mail: executive@airs.org



- American Association of Training and Development
1640 King Street
Box 1443
Alexandria, VA 22313-2043
800-628-2783
Web site: www.astd.org/
Offers information and education on leadership/training.
- American Marketing Association
311 S. Wacker Drive, Suite 5800
Chicago, IL 60606
800-AMA-1150
Web site: www.ama.org
Professional society of marketers, provides publications and training.
- American Red Cross
Armed Forces Emergency Services
8111 Gatehouse Road
Falls Church, VA 703-206-8512
- Association for Financial Counseling and Planning Education (AFCPE)
2121 Arlington Ave., Ste.5
Upper Arlington, OH 43221
Phone: 614-485-9650
Fax: 614-485-9621
E-mail: <http://www.afcpe.org>
- Consumer Information Center
Pueblo, CO 81009
Web site: www.pueblo.gsa.gov
Consumer pamphlets and information.
- National Foundation for Credit Counseling
801 Roeder Road
Suite 900
Silver Spring, Maryland 20910
Phone: 301-589-5600
Fax: 301-495-5623
1-800-338-2277 crisis hotline
Web site: www.nfcc.org
E-mail: questions@nfcc.org

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- USAA
9800 Fredericksburg Road
San Antonio, TX 78288
210-498-3461 or 877-378-6476
A private insurance, banking and investment company for the military community.
Issues a free Deployment Guide.

8.2.1 PUBLICATIONS

- Edelman, Ric. The Truth about Money, Harper Information, 2000
- Garman, Thomas. Ripoffs and Frauds, Dame Publications, Houston, TX, 1996
- Loonin, Deanne and Sheldon, Jonathan. Surviving Debt, National Consumer Law Center, 1999
- Nader/Ditlow. Lemon Book, Moyer Bell Limited, Mt. Kisco, NY, 1990
- Pulvino, Charles and Lee, James. Financial Counseling: A Strategic Approach, Instructional Enterprises, Madison, Wisconsin, 1991
- Waddell, Fred. Solution Focused Financial Counseling, Genesis Press, 2001
- Consumer Reports
Consumers Union, Inc.
Mount Vernon, NY
- Kiplinger Magazine
Kiplinger Personal Finance
Editors Park, MD
- Money Magazine
Time Inc.,
Los Angeles, CA
- NADA Official Used Car Guide
National Automobile Dealers Association
McLean, VA



- **Wall Street Journal**
Financial newspaper published by Dow Jones

8.3 INTERNET RESOURCES

There are extensive resources available on the Internet. Listed below are just a few of the Department of Defense and financial websites.

- **BUPERS:** www.bupers.navy.mil
This site contains Navy instructions and links to other sites.
- **Consumer Safety Tips:** www.consumer.gov
Resource for consumer information from the federal government.
- **Consumer World:** www.consumerworld.org
Gateway to numerous financial and consumer sites.
- **Defense Finance and Accounting Service:** www.dfas.mil
Information on DoD finances and accounting systems including initiatives to reduce costs.
- **DefenseLINK:** <http://www.defenselink.mil.mil/sites/>
Official web site of the DoD, provides links to DoD web sites.
- **Edmunds Automotive Information:** www.edmunds.com
Information on new and used vehicles.
- **Fleet and Family Support Center Directory:** www.bupers.navy.mil/pers66/fscdir.htm
- **Genesis Financial Services Press:** <http://www.Financialcounseling.net>
Financial information and resources.
- **Internal Revenue Service:** www.irs.gov
- **Lifelines:** www.lifelines4qol.org
Information to improve the quality of life for Navy families.
- **Military Assistance Program:** <http://dticaw.dtic.mil/mapsite/index.html>
DoD site designed to assist service members and their families meet the challenges of military life.

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- **Morningstar, Inc.:** www.morningstar.com
Investment information.
- **National Better Business Bureau:** www.bbb.com
Offers consumer resource services, complaints, and investigations.
- **Navy Online (NOL):** www.navy.mil/nol/
Technical gateway to USN online resources.
- **Privacy Act Online:** www.privacy.navy.mil
- **The Motley Fool:** www.fool.com
Financial and investment information.
- **Tricare:** www.tricare.osd.mil
Information on the Military Health System.
- **U.S. Navy:** www.navy.mil